



State of Idaho Employee Benefits Summary

Benefits information is also located online at Idaho Division of Human Resources (www.dhr.idaho.gov) and Idaho Department of Administration's Office of Group Insurance (www.ogi.idaho.gov)

BENEFIT	WHO PAYS - (WHEN ELIGIBLE)	PROVIDER & BENEFIT INFORMATION
Health Insurances and Programs		
Medical / Dental / Vision	DHW & Employee – (Effective the first of the month following date of hire)	Administered by Blue Cross of Idaho. Plan is managed through the Department of Administration, Office of Group Insurance. Resources: www.adm.idaho.gov/insurance/insurance.html or www.bcidaho.com
Flexible Spending Account (FSA)	Employee (Must enroll within 30 days of hire or during annual open enrollment, typically in the Spring)	Administered by Stanley, Hunt, Dupree & Rhine. Medical (max \$2,500/year) and Dependent Care (max \$5,000/year) Reimbursement Accounts. Allows for pre-tax deductions for medical and dependent care. Resources: http://ogi.idaho.gov/employees/pdf/fy13_fsa.pdf or www.shdr.com
Employee Assistance Program (EAP)	DHW – (Effective the first of the month following date of hire)	Administered by ComPsych. Counseling for Mental Health, Substance Abuse and Conflict Resolution. Benefits included for employee and covered dependents, up to five free visits per benefit period. Resources: http://ogi.idaho.gov/employees/additional_benefits.html#eap or www.guidanceresources.com
Wellness Programs	Included with Medical Insurance for enrolled Employee and Dependents	Administered through the Department of Administration, Office of Group Insurance. Programs include WellConnected, Smoking Cessation, Weight Loss, and Disease Management for congestive heart failure, diabetes, and asthma. Resources: http://ogi.idaho.gov/employees/wellness.html or www.healthmatters.idaho.gov
Long Term Care Insurance	Employee – (Within 60 days of hire with no medical qualification)	Administered by Prudential. Plan provides coverage for long-term care in the event of chronic illness that impacts the employee's ability to perform the activities of daily living. Resource: http://ogi.idaho.gov/employees/additional_benefits.html#ltc
Life and Disability Insurance		
Life Insurance	DHW – (Effective the first of the month following date of hire)	Administered by Principal Life Insurance. Term life insurance equal to your annual salary rounded up to the next \$1,000 or a minimum of \$20,000. Resources: http://ogi.idaho.gov/employees/additional_benefits.html#life or www.principal.com
Voluntary Term Life Insurance	Employee – (Effective the first of the month following date of hire)	Administered by Principal Life Insurance. Additional coverage up to three times annual salary (maximum of \$500,000). Must sign up within 30 days of hire or a medical statement/physical may be required. Some coverage for dependents (as defined by tax code) also part of policy. Resources: http://ogi.idaho.gov/employees/premium_rates.html or www.principal.com
Short Term Disability	DHW – (Effective the first of the month following date of hire)	Administered by Principal Life Insurance. Benefits equal 60% of monthly pre-disability salary. Benefits begin the longer of: 30 continuous days of Total Disability, or 30 continuous days of Residual Disability, or the expiration of all accrued sick leave earned at the date of Disability. Resources: http://ogi.idaho.gov/employees/additional_benefits.html#disability or www.principal.com
Long Term Disability	DHW – (Effective the first of the month following date of hire)	Administered by Principal Life Insurance. Benefits equal to 60% of pre-disability monthly salary. Maximum benefit: \$4,000 per month. Benefits begin the longer of: 26 continuous weeks of Total Disability or Residual Disability, or the exhaustion of all sick leave earned as of the date of Total Disability or Residual Disability. Resources: http://ogi.idaho.gov/employees/additional_benefits.html#disability or www.principal.com

Accidental Death & Dismemberment Insurance	DHW – (Effective the first of the month following date of hire)	Administered by Principal Life Insurance. The Accidental Death and Dismemberment (AD&D) pays a percentage of your annual salary for certain serious physical losses, including loss of life, due to a covered accident. Benefits are reduced for employees age seventy (70) or older. AD&D benefits are in addition to any paid by Basic Life benefits or other State life insurance plans. Resources: http://ogi.idaho.gov/employees/additional_benefits.html#life or www.principal.com
Term Life Insurance	Employee (Must enroll within 90 days of hire or during annual open enrollment-typically in the Fall)	Administered by NCPERS. Term life insurance with a \$16 per month premium, regardless of age. Some coverage for dependents (as defined by tax code). Plan is administered through American Administrative Group. Resource: www.ncpers.org

Retirement and Tax Shelters

Pension Plan	DHW & Employee (Upon employment in accordance with State law)	Administered by PERSI (Public Employee Retirement System of Idaho). Currently contributions established at 6.23% of gross wages for employees and 10.39% of gross wages for DHW. Vested after 5 years (10,400 CSS hours). Resource: www.persi.state.id.us
401k Plan	Employee	Administered by PERSI (Public Employee Retirement System of Idaho). Tax deferred 401k plan. Resource: www.persi.state.id.us/Choice_Plan/landpage.htm
457 Deferred Compensation Plan	Employee	Administered by Nationwide Insurance Resource: www.idahodc.com
College Savings Plan	Employee	Administered by IDeal. Tax deferred college savings plan. Resource: www.idsaves.org
Federal Treasury Savings Bonds	Employee	Can be set up as a payroll deduction. Resource: www.savingsbonds.gov

State Benefits

Vacation Leave	DHW (Upon employment)	Information is located at http://dhr.idaho.gov/benefits.html .
Sick Leave	DHW (Upon employment)	Information is located at http://dhr.idaho.gov/benefits.html .
Holidays	DHW (Upon employment)	Information is located at http://dhr.idaho.gov/benefits.html .
Funeral Leave	DHW (Upon employment)	Time off charged to employee's accumulated sick leave upon the death of a spouse, child, parent, brother, sister or other close relative.

Benefits In Accordance with Federal and State Laws

Workers Compensation	DHW	Financial protection for on-the-job injuries and illnesses. Must notify HR and see preferred provider.
Unemployment Insurance	DHW	Financial assistance for out-of-work employees.
Social Security	DHW	Financial assistance at retirement, disability, or death.
Family and Medical Leave Act (FMLA)	DHW	Entitles eligible employees up to 12 weeks unpaid, job-protected leave each year for self or specified family and medical reasons.
Rest Periods	DHW	Two 15-minute breaks per day (15 minutes for every four hours worked). Cannot be accumulated, counted as overtime, or taken with lunch break.